

MORTGAGE LOAN CHECKLIST

Thinking of a mortgage loan?
This checklist is here to help!

Below is a list of documents that I will need from you in order to process your loan application.

Identification

- ☐ Driver's License

Current Bank Statements (all pages)

- ☐ Checking / Savings / CD
- ☐ Stocks / Bonds / Money market
- ☐ IRA / 401k*

Income & Employment

- ☐ Complete 2 yrs employment history
- ☐ Paystubs for most recent 30 days
- ☐ W2s and/or 1099s (2 yrs)
- ☐ Retirement/SS award letters
- ☐ Federal Tax Returns w/all schedules (2 yrs)

Property

- ☐ Homeowners Insurance contact information
- ☐ Mortgage statements for current properties
- ☐ Landlord contact information

If Applicable

- ☐ Business Tax Returns (2 yrs)
- ☐ YTD Profit & Loss statement
- ☐ HOA dues statement
- ☐ Bankruptcy paperwork
- ☐ Divorce or child support documentation
- ☐ DD214 VA Form

DOs and DON'Ts – tips for a smooth closing

DO:

- ✓ Respond quickly to requests for information
- ✓ Keep records for all income and assets, including deposit slips
- ✓ Stay current on all existing accounts by making payments on time
- ✓ Notify us of any changes to your employment or other incomes

DON'T:

- ✓ Deposit cash into accounts – it cannot be considered available funds
- ✓ Open any new credit cards or other accounts until after you close
- ✓ Make any large purchases like boats, cars, or furniture during the process

BEHL

*if using retirement accounts and under the age of retirement, please confirm access to either withdraw funds or secure loan against those funds should need arise.



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HOME LOANS
bay equity



Bay Equity LLC. Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 770 Tamalpais Drive, Suite 207 Corte Madera, CA 94925; NMLS ID#76988 | NMLS consumer access: www.nmlsconsumeraccess.org/EntityDetails.aspx?COMPANY/76988. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act- #4150077